

Information to identify the case:

Debtor 1 **Shane P. Oliver** Social Security number or ITIN **xxx-xx-9741**
 First Name Middle Name Last Name EIN ____-____-____
 Debtor 2 Social Security number or ITIN ____-____-____
 (Spouse, if filing) First Name Middle Name Last Name EIN ____-____-____
 United States Bankruptcy Court **WESTERN DISTRICT OF**
PENNSYLVANIA Date case filed for chapter **7 6/17/20**
 Case number: **20-21852-GLT**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shane P. Oliver	
2. All other names used in the last 8 years		
3. Address	513 Washington Street New Florence, PA 15944	
4. Debtor's attorney Name and address	Forrest B. Fordham III Forrest B. Fordham III Highland Commons 2nd Floor 351 Budfield Street Johnstown, PA 15904	Contact phone 814-266-7425 Email: FFordhamlaw@msn.com
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com

For more information, see page 2 >

Debtor **Shane P. Oliver**

Case number **20-21852-GLT**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219</p>	<p>Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.</p> <p>Contact phone 412-644-2700</p> <p>Date: 6/24/20</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>August 28, 2020 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 10/27/20</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Shane P. Oliver
Debtor(s)

Bankruptcy Case No.: 20-21852-GLT
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: June 24, 2020

Gregory L. Taddonio
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Shane P. Oliver
 Debtor

Case No. 20-21852-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309A

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.

db	Shane P. Oliver, 513 Washington Street, New Florence, PA 15944
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Charles O. Zebbley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
15254926	+AT & T Direct TV, P.O. Box 64437, Saint Paul, MN 55164-0437
15254927	+AT & T Mobility, P.O. Box 5014, Carol Stream, IL 60197-5014
15254925	+All State Insurance, P.O. Box 4303, Carol Stream, IL 60197-4303
15254930	+Georgette M. Oliver, 110 Lake Drive, Ligonier, PA 15658-9710
15254932	+Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098-2639

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: FFordhamlaw@msn.com Jun 25 2020 04:47:47 Forrest B. Fordham, III, Highland Commons 2nd Floor, 351 Budfield Street, Johnstown, PA 15904
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 25 2020 04:48:52 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 25 2020 04:49:10 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15254928	+E-mail/Text: bankruptcy@cavps.com Jun 25 2020 04:49:43 Calvalry, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15254929	+E-mail/Text: bankruptcynotice@fcbanking.com Jun 25 2020 04:48:13 First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
15254931	+E-mail/Text: highridgewater@verizon.net Jun 25 2020 04:48:32 Highridge Water Authority, 17 maple Ave #1, Blairsville, PA 15717-1283
15254933	+EDI: WFNBNB.COM Jun 25 2020 08:13:00 Legendary Pine, P.O. Box 659569, San Antonio, TX 78265-9569
15254934	+EDI: VERIZONCOMB.COM Jun 25 2020 08:13:00 Verizon, P.O. Box 15124, Albany, NY 12212-5124
15254935	+E-mail/Text: bankruptcy@firstenergycorp.com Jun 25 2020 04:49:18 West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr LAKEVIEW LOAN SERVICING, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

Charles O. Zebbley, Jr. COZ@Zebblaw.com, PA67@ecfcbis.com/Lyndie@Zebblaw.com
 Forrest B. Fordham, III on behalf of Debtor Shane P. Oliver FFordhamlaw@msn.com,
 fordham-law@hotmail.com
 James Warmbrodt on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4